Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended). A method, with the aid of a digital computer, of determining the probability a user will achieve at least one financial goal ~~expressed as one or more cash outflows over a first plurality of periods~~, comprising:

identifying a set of assets for said user, said assets associated with a market value;

establishing a criterion for success for said user, the criterion for success providing at least one predetermined market value reference associated with at least one period;

simulating a plurality of market scenarios on said assets, each said scenario adjusting said market value of said assets for a plurality of selected periods ~~each said period~~;

applying [said] predetermined cash outflows for each of said plurality of periods for each said plurality of market scenarios;

determining for at least one second ~~plurality of~~ period[s], for each said scenario, whether said market value during said at least one second period satisfies said criterion for success associated with said period; and

eliminating any scenario where said market value does not satisfy said criterion for success during ~~a predetermined number of~~ said second ~~plurality of~~ period[s].

2. (Previously Amended). The method of claim 1, further comprising: calculating the probability said user will achieve said at least one financial goal, said calculated probability being a function of the number of non-eliminated simulated market scenarios that satisfy said criterion for success.

3. (Cancelled) The method of claim 2 wherein said probability is a function of the number of scenarios which satisfy said criterion for success for said second plurality of periods.

4. (Currently amended). The method of claim 2 wherein said at least one second ~~plurality of~~ period[s] comprises each of said first plurality of periods.

5. (Currently amended). The method of claim 2 wherein said at least one second ~~plurality of~~ period[s] comprise a predetermined number of periods of said first plurality of periods, whereby periods which do not satisfy said success criterion more than said predetermined number of periods before a final period do not decrease said calculated probability.

6. (Previously Amended). The method of claim 2 wherein said calculated probability comprises a decaying function.

7. (Original). The method of claim 6 wherein said calculated probability comprises a decaying function based on a predetermined set of periods.

8. (Original). The method of claim 1 further comprising: computing an expected distribution of wealth based on said plurality of scenarios.

9. (Original). The method of claim 1 further comprising: categorizing said assets by asset type, said categorization creating a plurality of asset groups, said simulation of market scenarios being applied on an asset group basis, whereby all assets within a group are treated identically.

10. (Canceled) A method, with the aid of a digital computer, of determining the probability that a plurality of financial goals associated with a user will be met based on a set of probabilistic return assumptions, comprising:

(a) receiving said plurality of financial goals on said computer;

(b) converting said plurality of financial goals into cash flows;

(c) receiving, on said computer, a set of financial assets associated with said user;

(d) applying said probabilistic return assumptions to said financial assets on a periodic basis; and

(e) determining the statistical probability that said cash flows will be satisfied on a periodic basis.

11. (Currently amended). A method, with the aid of a digital computer, of determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

(a) identifying a set of assets, said assets associated with a market value;

(b) establishing a criterion for success, said criterion for success associated with a plurality of cash outflows over a plurality of periods;

(c) simulating a plurality of market scenarios on said assets, each said scenario adjusting said asset market value of said assets for each said period;

~~(d) applying said to each said scenario by applying corresponding cash outflows for each said period;~~

([e]d) eliminating a scenario if [the] a corresponding criterion for success ~~for said scenario~~ is not met during a predetermined number of said plurality of said periods; and

([f]e) calculating the probability said criterion for success will be satisfied by reference to any remaining non-eliminated scenarios.

12. (Original). The method of claim 11, wherein said criterion for success is an absolute criterion.

13. (Original). The method of claim 11, wherein said criterion for success is a relative criterion.

14. (Original). The method of claim 12, wherein said criterion for success has a memory.

15. (Original). The method of claim 12, wherein said criterion for success has a decaying memory.

16. (Currently amended). A computer system for determining the probability that a financial goal expressed as a cash outflow will be met, comprising:

(a) a database including:

(i) a set of assets associated with a user, said assets associated with a market value; and

(ii) a criterion for success associated with said user, said criterion for success associated with a plurality of periods; and

(b) a programmed processor configured to:

(i) simulate a plurality of market scenarios on said assets, each said scenario adjusting said market value of said assets for each said period;

(ii) ~~apply said criterion for success to each said scenario by applying cash outflows for each corresponding period~~;

~~(iii)~~ determine whether a market value during a period satisfies said criterion for success associated with said period ~~calculate the probability said user will satisfy said associated criterion for success~~;

([iv]iii)eliminate any scenario if the market value does not satisfy said ~~scenario does not meet the~~ criterion for success during a predetermined number of said periods; and

(v) determining the probability that a particular cash flow will be met by reference to any remaining non-eliminated scenarios.

17) (Currently Amended). The computer system of claim 16 wherein,

said database includes a plurality of financial goals associated with said user;

said processor is configured to convert said plurality of financial goals into cash flows; and

said simulation of a plurality of market scenarios on said assets includes applying said cash flows to said adjusted market values during each corresponding period.

18) (Original). The computer system of claim 16 wherein said criterion for success varies for each said period of said plurality of periods.

19) (Currently Amended). The method of claim [11]16 wherein said criterion for success varies for each said period of said plurality of periods associated with said criterion.

20) (Currently Amended). The method of claim [11]16 further comprising:

receiving said cash outflow associated with said plurality of financial goals; and

determining the statistical probability that said cash outflows will be satisfied on a periodic basis.